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REMARKS

Applicant has carefully reviewed the Office Action dated March 24, 2004. Claims 1-24 are pending in this application. Claims 21-24 are withdrawn from further consideration. Applicant has amended Claims 1, 7 and 11 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

During a telephone conversation between Attorney Gregory Howison and Examiner Mr. Patel on March 8, 2004, a provisional election was made without traverse to prosecute the invention of claims 1-20. Claims 21-24 have been withdrawn from further consideration by the Examiner.

Regarding Paragraph 1.1 of the Office Action, Applicant has carefully reviewed the Specification and determined that substantially all the errors addressed in the Preliminary Amendment had, in fact, been corrected prior to filing of this application. Accordingly, the Preliminary Amendment was not required and the current Specification is correct with the exception of corrections noted herein.

Claims 6 and 7 were rejected by the Examiner. The claims as amended are believed to overcome this rejection, the withdrawal of which is respectfully requested.

Claims 1-20 stand rejected under 35 U.S.C. 102(e) as being clearly anticipated by *Rhoads*. This rejection respectfully traversed.

Applicant's present inventive concept, as defined by the amended claims, is directed toward a system that allows a user to scan information on their credit card and receive information regarding their account. In this information regarding their account they will be provided a list of vendors and "hyper links" to those vendors. They need then only to select the hyperlink to access that particular vendor.

The *Rhoads* reference is a reference that only provides for embedded information on a document which may be credit card information, may be a link to a credit card server, etc. However, all this

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information does is link a particular document to a location on the web, whether it be a credit card server or other location. There is no disclosure or provision to provide back to the user in response to scanning of that code the information associated with their personal account with hyperlinks embedded therein, which hyperlinks are associated with vendors that had a previous commercial relationship with that user. As such, Applicant believes that the claims, as amended, overcome the 35 U.S.C. 102(c) rejection and the withdrawal of which is respectfully requested.

Applicant brings to the Examiner's attention, U.S. Patent Application No. 09/659,170, which has similar issues and in which *Rhoads* is the primary cited reference.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,341 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted
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July 20, 2004

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